# **UU® ELDER BERRIES**

THE NEWSLETTER OF THE U.U. RETIRED MINISTERS ASSOCIATION

Volume II #1 Albert Q. Perry, Editor

P.O. Box 89

FALL 1986 Plymouth, Maine 04969

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### FLORIDA MID-WINTER CONVOCATION

The Florida Mid-Winter Convocation for U.U. Retired Ministers, their spouses and surviving spouses and DRE's will be held at Cedarkirk, a church camp and conference center in Lithia, Florida - approximately a one hour drive from Tampa. It will begin at 4:00 p.m. on Monday, January 26th, and ends after lunch on Wednesday, January 28th. It will be held in conjunction with the conference of FUUMA (Florida UU Ministers Association), and there will be several joint sessions.

Rev. Donald W. Lawson of Naples, general chairman, visited Cedarkirk this summer and feels that the rustic, peaceful atmosphere will be conducive to fellowship and learning, as well as putting you in touch with yourself in a natural setting. You will enjoy group sharing, learning experiences and discussions as well as entertainment and recreation.

The program is still being firmed up. Our leader, Dr. 'Bill' Schulz, will be speaking on Monday night after dinner on "Spirituality and UUism", with discussion to follow. Rev. Carl Westman, Program Chairman, has arranged for Dr. Rose Frank, Retired Professor of Psychology, University of South Florida, to lead two sessions dealing with some of the problems we all face as we add years to our lives. On both evenings there will be opportunities to get acquainted and enjoy some purely fun activities. Registration is limited to the first 60 applicants so use the registration blank on the back page of this issue.

#### NOTES ON CEDARKIRK

Cedarkirk, a Presbyterian Camp and Conference Center, is located approximately a one hour drive east of the Tampa International Airport .... Set in a tranquil woodland on the Alafia River, there is an outdoor swimming pool, canoeing and hunting for sharks' teeth in the river. Rooms are in two lodges, two stories high. There is a sink in each room and men's and women's bathrooms on each hall. Those attending need to bring sheets, pillow slips and towels. Pillows and blankets are furnished. (The management requests that we do not arrive before 4:00 p.m. on January 26th.)

### FIRST ANNUAL N.E. CONVOCATION

We trust that all know that UU retired ministers, spouses and surviving spouses are invited to a really significant gathering at the Sheraton Ocean Park Inn at Eastham (on Cape Cod), Massachusetts. It is probably too late to reserve a place for this area meeting, but we would like to remind all planning to attend of the invitation from the Program Committee to bring some kind of display or demonstration of almost any kind of hobby or retirement activity. A part of the formal program will be a demonstration and discussion of pottery making led by Walter Kring who, in addition to his ministry at Worcester and All Souls in New York, has had a lifelong interest in ceramics.

Walter Kring was one of the founders of the Worcester Craft Center, and for five years he served as President of the Artist-Craftsmen of New York. He won first prize in the 1954 National Ceramic Show, exhibited in the Metropolitan Museum in New York, at the Brussells World's Fair and in many other museums. Walter will show some slides of potters at work in Japan, will bring some of his own pottery, and will talk about techniques in making pottery.

In addition to this workshop, there will be a room at the inn set aside for other such interests. Nor need they be of an intellectual or cultural nature. Such are fine, and we may well benefit from learning about them and possibly becoming active in some such pursuits. However, your editor plans to have something related to his hobby, and significant source of livelihood, which is gardening.

All should feel encouraged to share a bit of themselves with other members by means of one of these displays. This should provide a real and valuable opportunity to better understand each other.

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Support is needed if we are to be able to do what we plan to do!!!!!!

Just about a year ago all UU ministers, their spouses and the surviving spouses of deceased UU ministers were invited to a conference to be held at Petersham, Massachusetts, on October 23rd and 24th. The gathering was made possible by grants from the Veatch Committee (via the UU Grants Panel) and the Council on Church Staff Finances. Folk from all over the country, but with a majority from the northeast, attended and took part in workshops, discussion groups, business meetings and just visiting with old friends. As a result an organization was formed, bylaws adopted and officers elected.

These were by J. Howard Hadley as President; with the others being: Robert H. Holmes, Vice-President; Walter D. Kring, Secretary; William E. Gardner, Treasurer; and Caroline C. Howlett, Margaret H. Johnston and Horace F. Westwood, members of the Board. At the first meeting of the Board Albert Q. Perry was chosen to serve as editor of a newsletter with some kind of undefined status on the Board.

Since that beginning, a newsletter, named "UU ElderBerries" has distributed four issues: telling the story of the initial conference for those who could not attend, reporting on all action taken at Board Meetings, explaining the programs of the UUA relating to the retired, promoting new conferences and other activities sponsored by the association and offering opportunities for intercommunication among the membership.

The Board, from the first, recognized that few retired persons had the means to travel to distant conferences and undertook to sponsor area meetings in various parts of the country. The first effort was to encourage the holding of such a conference in the southeast, probably in Florida, where many of our members live or, at least, winter. A second area conference was authorized for the northeast, and a committee headed by Earle McKinney has planned a program for November 5-7 on Cape Cod in Massachusetts. The Board is also seeking to promote a conference for those who live on the west coast and another, hopefully, for those in the mid-west. There are but two limitations on where and when our membership might get together: one is that we have an insufficient concentration of retired persons in many parts of the country, and second, that we are running out of money for paying the expenses of organizing such efforts and subsidizing attendance.

The association has published a brochure, both to acquaint members with its program and to call UUA attention to the concerns and needs of the membership. The decision at the organizational meeting at Petersham was that the organization have no set dues and that all UU retired ministers, their spouses and surviving spouses would automatically become members. Appeals are made for voluntary contributions and for the first fiscal year such totaled \$1,600.

Still in the planning and organizing stage is a proposal for counselors and advisors for retired persons in each district. The hope is to be able to underwrite the expenses of a person or couple whose role would not be unlike that of the "Good Offices Person" in the district chapters of the UUMA, and who would provide moral support, advice and assistance to members with the innumerable problems which can affect older persons.

At the end of the first year our biggest problem seems to be that of finances. As noted before, two non-renewable grants were made to assist the organization in getting started. These totalled \$7,000, but when the conferences in New England and Florida have been held, such funds will be exhausted.

#### FOR RETIRED MINISTERS, THEIR SPOUSES AND SURVIVORS

Silvio Nardoni

I have received many inquiries in the past few months on the subject of medical insurance for persons over age 65. Some of these have been concerned with the substantial increase in premiums for members of the UUA Group Insurance Plan in this age group. Others want a comparison of this plan with coverage offered by AARP or Blue Cross.

In this article I want to discuss the reasons for the increase in premiums, the assistance available from the UUA for paying premiums, and other programs available in the open market.

For persons over 65, Medicare is the primary medical insurance carrier. All persons should have Medicare parts A and B. But Medicare by itself is not sufficient. A supplementary carrier is necessary.

The UUA Group Insurance Plan operates as a supplementary carrier for its members over age 65. Premiums are \$83 per month for single coverage and \$175 per month for family (member and spouse). These premiums compare with \$42 per month and \$93 per month, respectively, for the previous year.

As the UUA took over ownership of the plan formerly run by the UUMA, it adopted a philosophy of having the two major units of the plan, one for those under 65 and the other for those over 65, operate on a basis of self-sufficiency. When our carrier did an analysis of our claims' experience, we discovered that in fact the younger group had been subsidizing the rates of the older group.

Separating the claims' experiences of the two groups was one factor in the rise in premiums. The other is the fact that Medicare has been cutting back in the level of benefits paid over the last few years. When Medicare pays less, the supplementary carrier must pay more, and therefore premiums go up.

We realized that the large increase in premiums would pose a hardship for those retired people living on small fixed incomes. We have committed over twice the amount of funds for our insurance subsidy program compared with previous years, and the vast majority of that amount went to persons over 65. If there are still those in need of assistance, applications may be obtained from the Office of Church Staff Finances.

There are other supplementary plans available through various groups and carriers. The most widely known are AARP and Blue Cross. Each of these offers several different plans, and space does not permit description and analysis of them all. The ones which I have seen generally provide equivalent coverage to the UUA Plan, with the exception of not having prescription drug coverage.

Most plans have a waiting period before coverage becomes effective, and, in addition, may exclude coverage for pre-existing conditions for some period of time, or may decline coverage entirely. It is unwise to terminate coverage before having a definite commitment for a substitute carrier for continuous coverage.

Medical costs continue to rise faster than the rate of inflation. Advances in medical technology result in longer life spans and treatments for previously untreatable conditions. The members of group insurance plans benefit from the technology but are burdened with the increasing costs. Until our society develops other methods of allocating these costs or adopts a different ethic towards medical resources, medical insurance costs will continue to rise.

#### PLEASE! SHARE WITH US.

One of the Editorial Advisors for this newsletter suggested an invitation to our ministerial members that they share with others their most memorable experience when leading a service of worship or preaching a sermon. (Spouses are also invited to tell of unusual experiences resulting from their special role.)

Almost from the beginning of our now combined movements, the need for retirement bousing for elder-

My friend recalled a time when he supplied a pulpit in a city with which he was not familiar back in the McCarthy Era, and he used the opportunity to defend Oppenheimer, who was then under bitter attack. He anticipated that some might be critical, even in a liberal church, but he was amazed to discover after the service that Oppenheimer's sister was also visiting that city and had decided to attend that church. My friend still recalls the thrill of having at least one person grateful for a sermon.

My most memorable experience of this nature was somewhat different. I was serving a church in a tourist town and had all kinds and sorts of folk attending on the summer Sundays. On one occasion a rather prominent gentleman sat in the very front pew and took copious notes throughout my sermon. He was later introduced to me as the first President of the World Council of Churches, but I would have known that eventually anyway. When that fledgling organization had its first international assembly he gave the keynote address, and it was my sermon. Needless to say, I got no credit.

Probably everyone has had a very satisfying experience, or a somewhat bitter one in association with the ministry. We would appreciate a chance to share the story with other members, and in any case one of the goals of this publication is to serve as a vehicle of intercommunication and not be just an ego trip for the editor.

Yet another thing which we would invite on a permanent basis would be a brief (three sentence) review of whatever one is reading .... Personally, I am now enjoying "CONTACT" by Carl Sagan, and it is intriguing to see how this very great scientist can express his knowledge and vision in the form of fiction.

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We are anxious to include other such reviews in future issues. What are you reading?

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When trying to reach one of our brethren the other day in search of details for an article, we learned that he was working at the poles on a primary election. We wonder how many retired men or women have become active in politics, as perhaps they were cautious about doing when serving a church. Would any and all who are using the talents that they trained in the ministry or as a minister's spouse to promote their concerns in the social or political realm write something about this for a future issue.

### RETIREMENT HOUSING

Almost from the beginning of our now combined movements, the need for retirement housing for elderly Universalists and Unitarians has been recognized by local church, state conventions and concerned groups. Many are still in existance, although some no longer have much association with our movement. However, the following are in active service for senior citizens and welcome inquiries by Unitarian Universalists. Write directly if interested.

### APARTMENT LIVING FACILITIES

EMERSON CENTER, INC. 2050 Garden Springs Drive Lexington, KY. 40504

Tel: (606) 278-0526

HADLEY HOUSE P.O. Box 911 Plandome, N.Y. 11030

Tel: (516) 627-6560

### OTHER THAN APARTMENT LIVING FACILITIES

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4435 N. Pershing Drive
Arlington, VA. 22203

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DOOLITTLE HOME, INC.
16 Bird St.
Foxboro, MA. 02035

Tel: (617) 543-2131

EDWARD EVERETT HALE HOUSE, INC. 273 Clarendon St. Boston, MA. 02116

Tel: (617) 536-3726

SUNSET HALL
2380 Francis Ave.
Los Angeles, CA. 90005

Tel: (213) 387-5277

UNITARIAN UNIVERSALIST HOUSE OF THE JOSEPH PRIESTLY DISTRICT 224 W. Tulpehocken St. Philadelphia, PA. 19144

Tel: (215) V13-0809 or (215) V13-0801

UNITARIAN UNIVERSALIST HOUSING FOUNDATION, INC. 9601 Cedar Lane Bethesda, MD. 20815

Tel: (301) 493-4008

It is autumn as I write this first column, and I no longer have time to keep the dying petunias picked off each day, nor am I bothering to stake up the hollyhocks and glads when they blow over. I do check the nasturtiums every few days to see if there are any more seed pods for pickling; but it is a messy job in that they are now covered by plant lice. In any case, I am busy gathering and drying onions for braiding and freezing tomatoes and anxiously watching the kale in anticipation of plentiful supply of greens in November and December. It is autumn.

However, between the little brown camp that Irene and I built many years ago and the road, we have been developing a garden for wild flowers. The neighbors do not entirely understand and may question

Ever since accepting the editorship of this newsletter for retired U.U. ministers and spouses, my advisors have urged that I do a column of the sort I had in my church bulletins when I was in the active ministry.

I guess that I was best known for those, and maybe I was entrusted with this editorship because of them; but it seemed presumptuous of me to use our limited space to 'preach' to colleagues who were more successful and, perhaps, wiser than I - and I always considered my weekly columns as a second sermon.

However, if all will bear with me, I will experiment a bit and see if I have anything to say .... Formerly, my columns had titles suggested by my location: "The Religious Pioneer" (Cincinnati), "On The Peace Street Side" (Providence), "The Ash Grove" (Flushing) and "Rural Reflections" (Pittsfield).

I think that I will entitle this one "Road's End" - in part because we live near the end of an old, dirt road that winds down a long, wooded hillside to our pond, and I'll probably be writing some about this retirement home. Also, I guess that we sometimes feel as though we were at road's end career-wise in retirement; but hopefully such contains as many opportunities for fullfillment and satisfaction as do our lives in what is admittedly a sometimes depressing place.

our intelligence when they see us working around, transplanting and fertilizing a lot of weeds. As far as most can see, such do well without help, perhaps a bit too well for ordinary gardeners.

Earlier in the year, it contained only a few things recognizable as flowers. We have some magnificent triliums, both painted and purple, a fine row of bunchberries growing in a crack in a huge boulder and a number of always impressive tiger lilies. There is yarrow and fleabane and lots of daisies - most people's pests but Irene's favorite flower in that it was the only one she ever saw during her childhood in England when just once she left the Manchester slums and went on a Salvation Army picnic.

It is in the fall that folk driving by might suspect that this was anything but a neglected spot. For several years we have been gathering fall asters when we saw some that were rich purple or dark red, and now against a backdrop of red and yellow maple leaves, some of which have fallen and caught on the asters, we have an unmistakable reminder that autumn, and old age too, is a time of flowering. The sight calls to mind one of the reading from Karel Capek's "The Gardener's Year" which I like to use in a 'Flower Communion' if only because of the relationship between the author and our remembered martyr. At any rate, he wrote: "I tell you this flowering of mature age is more vigorous and passionate than those restless and passing tossings of the young spring". So may it be for us all.

## FIRST FLORIDA CONVOCATION January 26, 27, & 28

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#### UNITARIAN UNIVERSALIST RETIRED MINISTERS ASSOCIATION

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